AMENDMENTS TO THE CLAIMS

1. (Previously presented)A method of processing an electronic stored value certificate, comprising the computer-implemented steps of:

receiving and storing certificate information that identifies a recipient of the certificate, a recipient address, and an amount of the electronic stored value certificate;

issuing the electronic stored value certificate from a certificate issuer in response to successfully carrying out a purchase transaction that transfers value from a first account associated with a purchaser of the electronic stored value certificate to a second account associated with a merchant; and

creating and storing a unique identification value for the electronic stored value certificate in association with the certificate information as part of issuing the electronic stored value certificate;

storing an initial face value of the electronic stored value certificate,

determining a new face value by reducing the initial face value of the electronic stored value certificate by a portion of the initial face value in response to receiving information indicating redemption at the merchant of the portion of the initial face value for goods or services, and

storing the new face value of the electronic stored value certificate;

displaying the new face value of the electronic stored value certificate to the recipient;

repeating the steps of determining, storing, and displaying the new face value in response to successively received redemption information until the new face value of the electronic stored value certificate is zero;

wherein the unique identification value is a random value that is non-negotiable in a commercial credit card network;

wherein the unique identification value is operable for redemption of the electronic stored value certificate at the merchant by communication of the merchant with the certificate issuer in a redemption transaction that does not traverse the commercial credit card network.

2. (Original) A method as recited in Claim 1, further comprising the steps of generating

information defining a graphic image, in the form of a gift certificate, promotion certificate, incentive certificate, or award certificate, and that contains the certificate information, for display by a client computer associated with the recipient.

3. (Original) A method as recited in Claim 1, further comprising the steps of retrieving purchaser identifying information and purchaser payment information from a database associated with the certificate issuer that is created as part of a prior sales transaction between the purchaser and the certificate issuer.

4. (Original) A method as recited in Claim 1, further comprising the steps of generating and dispatching a electronic mail notification message to the recipient of the electronic stored value certificate that includes a hyperlink that contains the unique identification value and links to a view certificate and statement function with which the recipient may view the certificate and statement within a browser.

5. (Original) A method as recited in Claim 1, further comprising the steps of:

receiving a request to redeem the electronic stored value certificate, wherein the request includes the unique identification value and an amount of an order placed by the recipient of the electronic stored value certificate;

determining a current value of the electronic stored value certificate associated with the unique identification value;

reducing the current value of the electronic stored value certificate by the amount of the order;

generating and returning an amount redeemed to a merchant with which the electronic stored value certificate may be redeemed.

6. (Original) A method as recited in Claim 1, further comprising the steps of:

receiving a request to redeem the electronic stored value certificate, wherein the request includes the unique identification value and an amount of an order placed by the recipient of the electronic stored value certificate;

determining a current value of the electronic stored value certificate associated with the unique identification value;

determining whether applying the current value of the electronic stored value certificate to the amount of the order results in a balance due for the order;

applying the electronic stored value certificate to the order by reducing the current value of the electronic stored value certificate to zero and attempting to receive the balance due for the order by carrying out a charge transaction that transfers value from an account associated with the recipient of the electronic stored value certificate to a certificate issuer with which the electronic stored value certificate may be redeemed;

restoring the electronic stored value certificate to its previously determined current value in response to failure of the charge transaction.

7. (Original) A method as recited in Claim 1, further comprising the steps of:

receiving the unique identifier of an electronic stored value certificate from a certificate issuer;

retrieving the certificate information that is associated with an electronic stored value certificate having the unique identifier;

returning the certificate information to the certificate issuer in a pre-determined form;

receiving updated recipient identifying information from the certificate issuer and updating the certificate information with the updated recipient information.

8. (Original) A method as recited in Claim 1, wherein creating and storing a unique identification value comprises the steps of:

generating a random numeric value;

combining the random numeric value with one or more constant numeric values to result in creating and storing a resulting numeric value;

determining whether the resulting numeric value is currently associated with another existing certificate;

storing the unique identification value when the resulting numeric value is not currently

associated with another existing certificate.

9. (Original) A method as recited in Claim 1, wherein the certificate is redeemable for goods or services of a party other than the certificate issuer.

10. (Original) A method as recited in Claim 1, further comprising the steps of:

receiving a request to redeem the electronic stored value certificate at a party other than the certificate issuer, wherein the request includes the unique identification value and an amount of an order placed by the recipient of the electronic stored value certificate;

determining a current value of the electronic stored value certificate associated with the unique identification value;

reducing the current value of the electronic stored value certificate by the amount of the order;

generating and returning an amount redeemed to the party other than the certificate issuer.

11. (Original) A method as recited in Claim 1, further comprising the steps of:

receiving a request to tender the electronic stored value certificate as payment for an order, wherein the request includes the unique identification value and an amount of the order that is placed by the recipient of the electronic stored value certificate;

determining a current value of the electronic stored value certificate associated with the unique identification value;

determining whether applying the current value of the electronic stored value certificate to the amount of the order results in a balance due for the order, and if so, depleting the certificate value to zero and returning the total amount redeemed from the certificate to the merchant.

12. (Original) A method as recited in Claim 1, wherein the certificate issuer is a third party reseller that issues a merchant branded certificate in exchange for receiving value

paid by a purchaser of the certificate and wherein each certificate may be redeemed at a merchant for goods or services thereof.

13. (Previously Presented) A method as recited in Claim 1, further comprising the step of receiving, via a physical means, information requesting redemption of the electronic stored value certificate as tender of all or a portion of payment for one or more goods or services, wherein the physical means comprises any one of (i) a telephone call center or (ii) a physical store.

14. (Withdrawn) A method as recited in Claim 1, further comprising the step of receiving, at a physical store, information requesting redemption of the electronic stored value certificate as tender of all or a portion of payment for one or more goods or services.

15. (Original) A method as recited in Claim 1, further comprising the steps of redeeming the electronic stored value certificate as tender of all or a portion of payment for goods or services only when the recipient selects such goods or services of a specified minimum purchase amount.

16. (Original) A method as recited in Claim 1, further comprising the steps of redeeming the electronic stored value certificate as tender of all or a portion of payment for goods or services only when the recipient is making the recipient's first purchase of goods or services from a merchant who redeems the certificate.

17. (Original) A method as recited in Claim 1, further comprising the steps of redeeming the electronic stored value certificate as tender of all or a portion of payment for goods or services only for specified selected goods or services, wherein such specified selected goods or services are determined by a merchant who redeems the certificate.

18. (Original) A method as recited in Claim 1, further comprising the steps of:

receiving from a merchant a request to process tender of payment for goods and services, wherein the request comprises, wherein the request includes (a) the unique identification value of the electronic stored value certificate, an amount of an order, and any applicable taxes, shipping or handling charges for an order that is placed by the recipient of the electronic stored value certificate and (b) an account number associated with a charge account or debit account of the recipient;

determining a current value of the electronic stored value certificate associated with the unique identification value;

determining whether applying the current value of the electronic stored value certificate to the amount of the order results in a balance due for the order, and if so, depleting the certificate value to zero and charging the charge account or debit account for the balance due;

generating a response to the merchant that comprises the total amount redeemed from the certificate to the merchant and the balance due that has been charged to the charge account or debit account.

19. (Original) A method as recited in Claim 1, further comprising the steps of:

receiving a request to redeem the electronic stored value certificate, wherein the request includes the unique identification value, an amount of an order, and any applicable taxes, shipping or handling charges, that is placed by the recipient of the electronic stored value certificate;

determining a current value of the electronic stored value certificate associated with the unique identification value;

determining whether applying the current value of the electronic stored value certificate to the amount of the order results in a balance due for the order, and if so, generating information that prompts the recipient to add value to the certificate.

20-22. (Canceled)

23. (Previously presented)A computer system configured to process an electronic stored

value certificate, comprising:

a database that stores certificate information defining the electronic stored value certificate, including information identifying a recipient, recipient address, and amount of the electronic stored value certificate;

one or more processors coupled to the database;

instructions coupled to the database and the processors which, when executed by the one or more processors, cause the one or more processors to carry out the steps of:

receiving and storing certificate information that identifies a recipient of the certificate, a recipient address, and an amount of the electronic stored value certificate;

issuing the electronic stored value certificate from a certificate issuer in response to successfully carrying out a purchase transaction that transfers value from a first account associated with a purchaser of the electronic stored value certificate to a second account associated with a merchant; and

creating and storing a unique identification value for the electronic stored value certificate in association with the certificate information as part of issuing the electronic stored value certificate;

storing an initial face value of the electronic stored value certificate,

determining a new face value by reducing the initial face value of the electronic stored value certificate by a portion of the initial face value in response to receiving information indicating redemption at the merchant of the portion of the initial face value for goods or services, and

storing the new face value of the electronic stored value certificate;

displaying the new face value of the electronic stored value certificate to the recipient;

repeating the steps of determining, storing, and displaying the new face value in response to successively received redemption information until the new face value of the electronic stored value certificate is zero;

wherein the unique identification value is a random value that is non-negotiable in a commercial credit card network;

wherein the unique identification value is operable for redemption of the electronic stored value certificate at the merchant by communication of the merchant with the certificate issuer in a redemption transaction that does not traverse the commercial

credit card network.

24. (Previously presented)A computer-readable medium carrying one or more sequences of instructions for processing an electronic stored value certificate, wherein execution of the one or more sequences of instructions by one or more processors causes the one or more processors to perform the steps of:

generating information defining display parameters of the electronic stored value certificate;

receiving and storing stored value certificate information identifying a recipient, recipient address, and amount of the electronic stored value certificate;

issuing and activating the electronic stored value certificate in response to successfully carrying out a purchase transaction that transfers value from an account associated with a purchaser of the electronic stored value certificate to a certificate issuer, wherein the stored value certificate may be redeemed for goods and services at one or more merchants;

creating and storing a unique identification value in association with the stored value certificate information as part of activating the electronic stored value certificate;

storing an initial face value of the electronic stored value certificate,

determining a new face value by reducing the initial face value of the electronic stored value certificate by a portion of the initial face value in response to receiving information indicating redemption at the merchant of the portion of the initial face value for goods or services, and

storing the new face value of the electronic stored value certificate;

displaying the new face value of the electronic stored value certificate to the recipient;

repeating the steps of determining, storing, and displaying the new face value in response to successively received redemption information until the new face value of the electronic stored value certificate is zero;

wherein the unique identification value is a random value that is non-negotiable in a commercial credit card network;

wherein the unique identification value is operable for redemption of the electronic stored value certificate at the merchant by communication of the merchant with the

certificate issuer in a redemption transaction that does not traverse the commercial credit card network.

25. (Withdrawn) A method of processing an electronic promotional certificate that is redeemable at a merchant for goods or services, comprising the steps of:

generating information defining display parameters of the certificate;

storing certificate information identifying a recipient, recipient address, and amount of the certificate;

issuing the certificate to a recipient without consideration;

storing value in association with the certificate, wherein the value of the certificate may be redeemed at the certificate issuer store and may be redeemed at a one or more merchants from among a limited number of merchants specifically established by the certificate issuer, in exchange for goods or services;

creating and storing a unique identification value in association with the certificate information as part of activating the electronic stored value certificate;

wherein the unique identification value is a random value that is non-negotiable in a commercial credit card network;

wherein the unique identification value is operable for redemption of the electronic stored value certificate at the merchant by communication of the merchant with the certificate issuer in a redemption transaction that does not traverse the commercial credit card network.

26. (Canceled)

27. (Previously presented)A method of processing an electronic stored value certificate, comprising the steps of:

receiving and storing certificate information that identifies a recipient of the certificate, a recipient address, and an amount of the electronic stored value certificate;

issuing and activating the electronic stored value certificate in response to successfully carrying out a purchase transaction that transfers value from an account associated

with a purchaser of the electronic stored value certificate to a certificate issuer, wherein the electronic stored value certificate may be redeemed for goods and services at one or more merchants;

creating and storing a unique identification value for the electronic stored value certificate in association with the certificate information as part of activating the electronic stored value certificate;

storing an initial face value of the electronic stored value certificate,

determining a new face value by reducing the initial face value of the electronic stored value certificate by a portion of the initial face value in response to receiving information indicating redemption at the merchant of the portion of the initial face value for goods or services, and

storing the new face value of the electronic stored value certificate;

displaying the new face value of the electronic stored value certificate to the recipient;

repeating the steps of determining, storing, and displaying the new face value in response to successively received redemption information until the new face value of the electronic stored value certificate is zero;

wherein the unique identification value is a random value that is non-negotiable in a commercial credit card network;

wherein the unique identification value is operable for redemption of the electronic stored value certificate at the merchant by communication of the merchant with the certificate issuer in a redemption transaction that does not traverse the commercial credit card network.

28. (Canceled)

29. (Withdrawn) A method of processing an electronic stored value certificate, comprising the steps of:

receiving and storing certificate information that identifies a recipient of the certificate, a recipient address, and an amount of the electronic stored value certificate;

by a third party host, generating a visual display comprising a purchaser payment input

form that can receive information associated with a purchase transaction;

by the merchant, issuing and activating the electronic stored value certificate in response to successfully carrying out a purchase transaction that transfers value from an account associated with a purchaser of the electronic stored value certificate to the merchant;

by the merchant, receiving the electronic stored value certificate as tender of payment for a portion or all of one or more goods or services of the merchant;

creating and storing a unique identification value for the electronic stored value certificate in association with the certificate information as part of activating the electronic stored value certificate;

wherein the unique identification value is a random value that is non-negotiable in a commercial credit card network;

wherein the unique identification value is operable for redemption of the electronic stored value certificate at the merchant by communication of the merchant with the certificate issuer in a redemption transaction that does not traverse the commercial credit card network.

30. (Canceled)

31. (Previously presented)A method of processing an electronic stored value certificate, comprising the steps of:

receiving and storing certificate information that identifies a recipient of the certificate, a recipient address, and an amount of the electronic stored value certificate;

at a third party certificate issuer, issuing and activating the electronic stored value certificate in response to successfully carrying out a purchase transaction that transfers value from an account associated with a purchaser of the electronic stored value certificate to the third party certificate issuer, wherein the electronic stored value certificate is redeemable at any of a plurality of merchants;

creating and storing a unique identification value for the electronic stored value certificate in association with the certificate information as part of activating the electronic

stored value certificate;

storing an initial face value of the electronic stored value certificate,

determining a new face value by reducing the initial face value of the electronic stored value certificate by a portion of the initial face value in response to receiving information indicating redemption at the merchant of the portion of the initial face value for goods or services, and

storing the new face value of the electronic stored value certificate;

displaying the new face value of the electronic stored value certificate to the recipient;

repeating the steps of determining, storing, and displaying the new face value in response to successively received redemption information until the new face value of the electronic stored value certificate is zero;

wherein the unique identification value is a random value that is non-negotiable in a commercial credit card network;

wherein the unique identification value is operable for redemption of the electronic stored value certificate at the merchant by communication of the merchant with the certificate issuer in a redemption transaction that does not traverse the commercial credit card network.